

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF NORTH CAROLINA
C.A. No.: 5:21-CV-429**

SHARON ROBERTS-CARTER,

Plaintiff,

vs.

MAGELLAN HEALTH INC. SHORT
TERM DISABILITY PLAN,

Defendant.

COMPLAINT

Preliminary Statement

Plaintiff brings this action under the Employee Retirement Income Security Act (ERISA) 29 U.S.C. § 1132(a)(1)(B) to seek entitlement and payment of short term disability (STD) benefits under a self-funded short term disability policy issued by the Magellan Health Inc. Short Term Disability Plan.

Parties

1. Plaintiff is a citizen and resident of Knightdale, North Carolina which is in Wake County.
2. Defendant is a self-funded benefit plan organized and existing pursuant to 29 U.S.C.S. § 1132. Upon information and belief, Defendant is an employee benefit plan providing benefits for the employees of Magellan Health, Inc.

Jurisdiction and Venue

3. In this matter, Plaintiff seeks short term disability benefits under an ERISA plan pursuant to 29 U.S.C. § 1132(a)(1)(B). This Court has jurisdiction to hear this matter based upon

a federal question. Defendant is subject to jurisdiction in this court because it has more than minimum contacts with this forum (*see* 29 U.S.C. § 1132(e)).

4. Venue in the Eastern District of North Carolina is appropriate by virtue of Plaintiff's residence and Defendant's presence and doing business in this District.

Factual Allegations

5. Until February 2021, Plaintiff was employed with Magellan Health, Inc., and as an employee of Magellan Health, Inc., Plaintiff was provided with short term disability coverage via a plan which was fully funded by Magellan Health, Inc.

6. Plaintiff became disabled because of certain problems from which she suffered. Plaintiff was forced to cease working and she filed a claim for short term disability benefits.

7. Defendant's claim decision maker denied Plaintiff's claim. Plaintiff appealed the denial and fully exhausted administrative remedies, but Defendant has failed and refused to provide additional benefits.

For a First Cause of Action For Benefits Pursuant to 29 U.S.C. § 1132(a)(1)(B)

8. Plaintiff incorporates all prior allegations, where not inconsistent, as if fully set forth herein.

9. Plaintiff respectfully requests that this Court consider the administrative record compiled in this case and any other evidence relevant to any factors discussed by *Champion v. Black & Decker*, 550 F.3d 353 (4th Cir. 2008), if applicable and depending on the standard of review, and declare, pursuant to 29 U.S.C. § 1132(a)(1)(B), that Plaintiff is entitled to the short term disability benefits which she seeks under the terms of the plan. In the event that the court reviews the record and/or other relevant information and determines that the Defendant abused its discretion or that its decision is not supported by the record, but that the substance of the

record might not support Plaintiff's entitlement to benefits then Plaintiff respectfully asks that, in the event of such a finding, that the court exercise its inherent power to remand Plaintiff's claims for a "full and fair" review by the appropriate claim fiduciary Defendant. Should the court award Plaintiff any part of the relief requested, Plaintiff additionally prays that the Court award her attorney's fees and costs pursuant to 29 U.S.C. §1132(g).

WHEREFORE, having fully stated her complaint against the Defendant, Plaintiff prays for:

1. A declaration of entitlement to the short term disability benefits she seeks pursuant to 29 U.S.C. §1132(a)(1)(B);
3. Attorney's fees and costs pursuant to 29 U.S.C. §1132(g); and
4. Such other and further relief as this Court deems just and proper, including pre-judgment interest on all benefits due from the point at which benefits were payable through the time of judgment.

s/ M. Leila Louzri
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